



Southeastern California Conference Seventh-day Adventists

Student Accident Insurance

Base Coverage:

School Time Accident Only Coverage:

- On School premises during the hours and on days when the School's regular classes are in session, including one hour immediately before and one hour immediately after regular classes, while continuously on the School premises.
- While participating in or attending School-sponsored and directly supervised activities including interscholastic athletic activities. Interscholastic Tackle Football is not covered under the School Time Accident Only Coverage.
- While traveling directly and without interruption: to or from home and School for regular attendance; or School and off-campus site to participate in School-sponsored and directly supervised activities provided travel is arranged by and is at the direction of the School; and while traveling in School Vehicles at any time.
- Includes access to *First Health* and *TRPN* PPO networks for additional savings

Benefits:

- \$ 25,000 Accident Medical
- \$ 2,000 Emergency Sickness
- \$ 10,000 Accidental Death
- \$ 20,000 Single Dismemberment & Loss of Sight in One Eye
- \$ 30,000 Double Dismemberment & Loss of Sign in Both Eyes, Paralysis
- \$ 5,000 Felonious Assault Counseling Benefit

Catastrophic Coverage:

This is the second layer of coverage which follows the Basic Coverage. The Basic Coverage has \$25,000 maximum benefit and the Catastrophic Coverage has \$25,000 deductible with \$1,000,000 maximum benefit. The Catastrophic coverage is divided in two classes, Interscholastic Athletic coverage and Student Activities coverages

Catastrophic Coverage:

Class I: (Interscholastic Athletics Grades 9-12)

Covers students while participating in school sponsored and directly supervised games and official practice sessions of interscholastic sports and supporting activities (band, cheerleaders, majorettes, student coaches, student trainers, and student managers) and while traveling directly and without interruption between school and the site of such activities, provided that such travel is arranged by and is at the direction of the school.

Benefits:

\$ 1,000,000	Excess Accident Medical Expense (100% of U&C) with 10 year benefit
\$ 25,000	Accident Medical Deductible (waived for Presumptive Disability – see brochure)
\$ 25,000	Accidental Death and Dismemberment
\$ 500,000	Cash Benefit, Catastrophic loss payable in addition to accident medical benefit
\$ 50,000	Crisis Management Benefit
\$ 5,000	Seatbelt and Airbag

Class II: (Student Activities Grades P-12)

Covers students while on premises when school is in session and while participating in school sponsored and directly supervised activities (except interscholastic athletics), and while traveling directly and without interruption between school and the site of such activities, provided that such travel is arranged by and is at the direction of the school, and while traveling directly and without interruption between home and school to attend regularly scheduled classes (includes one hour immediately before and after regularly scheduled classes).

(Same benefits as listed under Catastrophic Coverage - Class I)

Optional School Purchased Plan

Short-Term 24 Hour Plan

Provides excess accident and emergency sickness medical coverage for students participating in school sponsored and supervised activities involving periods without direct and immediate school supervision.

Benefits:

\$ 25,000	Basic accident medical benefits (100% UCR)
\$ 1,000,000	Catastrophic benefit subject to \$25,000 deductible (100% of U&C) with 10 year benefit
\$ 500,000	Cash Benefits depends on the severity of loss
\$ 25,000	Accidental Death and Dismemberment
\$ 1,000	Emergency Sickness Benefit

Rate: \$1.75/participant/calendar day